

2007 & 2018
Under
30
Claims



Under 20 pool claims

20

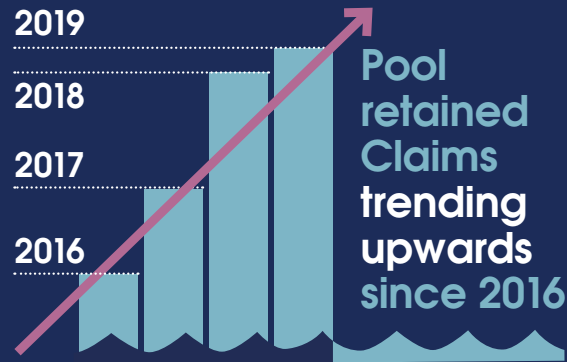


in 4 of the last 5 completed policy years

2019
ELR total claims
\$501m




Severe on ELR claims mainly due to the *Golden Ray* incident



2017

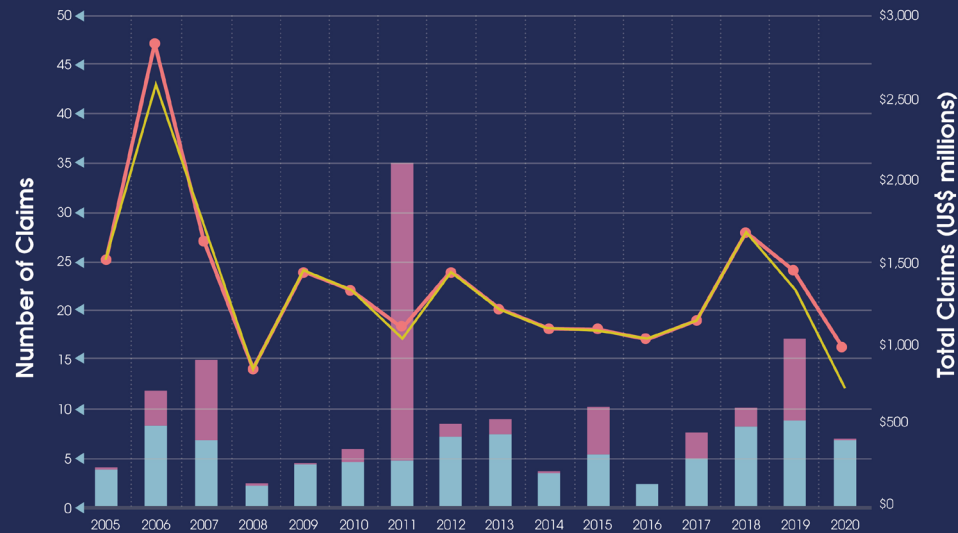
Worst year for claims on the ELR due to the *Costa Concordia* and the *Rena* incident in the same year...but only the 7th highest year for claims on the Pool



ELR CLAIMS \$1.816b CLAIMS POOL \$280m

Pool Claims by Policy Year

- Total Claim on Pool (*includes AAD amounts)
- Total Claim on ELR
- Number of Claims
- Actual Incidents

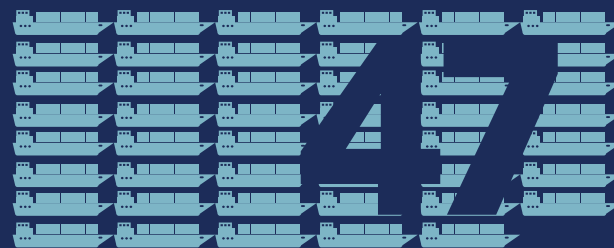


Increases Individual Club Retention level

Reduces number of Pool Claims



2006 Pool Claims total \$498m



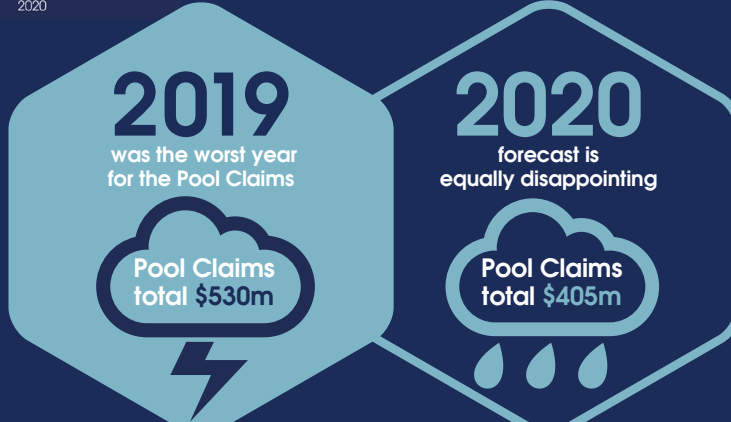
by far the largest number of Pool Claims in one year

2019
was the worst year for the Pool Claims

Pool Claims total \$530m

2020
forecast is equally disappointing

Pool Claims total \$405m



Pool Claims by Policy Year

- Total Claim on Pool (*includes AAD amounts)
- Total Claim on ELR
- Number of Claims
- Actual Incidents

